

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

1 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-25519 JKS  
NANA OPOKU-WARE, Judge: SHERWOOD  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: SEPTEMBER 8, 2019  
☒ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: NO Initial Co-Debtor:

### Part 1: Payment and Length of Plan

a. The debtor shall pay \$           \*\*           per           MONTH           to the Chapter 13 Trustee, starting on           SEPTEMBER OF 2019           for approximately           60           months.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future earnings
- ☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

- ☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

- ☐ Loan modification with respect to mortgage encumbering property:

**Description:**

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

- \*\* i. \$1,422 per month, for the months of September of 2019 and October of 2019 (2 months)  
 ii. \$1,596 per month starting November of 2019, through and including October of 2021 (24 months)  
 ii. \$1,662 per month per, starting in November of 2021, through and including October of 2023 (twenty-four (24) months);  
 iii \$2,227 per month, starting in November of 2023, for a period of ten (10) months

Increased in payments based on first 401K loan ending and then second increase premised on completion of second 401K loan and completion of spouse's automobile loan.

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$
DOMESTIC SUPPORT OBLIGATION	NONE AS TO DOMESTIC SUPPORT	\$3,850.95 BAL. DUE OF COUNSEL FEE
INTERNAL REVENUE SERVICE	PRIORITY INCOME TAX LIABILITY	\$2,759

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
RUSHMORE LOAN SERVICES	MORTGAGE ARREARS PERTAINING TO 123-125 DIVISION STREET, ELIZABETH, NJ	\$77,588	N/A	\$77,588	CONTINUED PAYMENTS BY THE DEBTOR, DIRECTLY TO RUSHMORE, STARTING IN SEPTEMBER OF 2019 AND EACH MONTH THEREAFTER

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:** ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
FAY SERVICING, LLC	MORTGAGE ARREARS RELATING TO REAL PROPERTY LOCATED AT 30 CLINTON PLACE, NEWARK, NJ	\$9,046.01	N/A	\$9,046.01	CONTINUED PAYMENTS STARTING IN SEPTEMBER OF 2019, ET. SEQ.

**c. Secured claims excluded from 11 U.S.C. 506:** ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
PNC BANK	2ND MORTGAGE AGAINST ELIZABETH PROPERTY	\$58,582	\$400,000	RUSHMORE LOAN SERVICES IAO APPROX. \$496,208	NO VALUE	N/A	NO VALUE

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☒ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☒ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
PNC BANK, NA	2ND MORTGAGE AGAINST ELIZABETH PROPERTY LOCATED AT 123-125 DIVISION ST., ELIZABETH, NJ	\$58,582	NO VALUE	RUSHMORE LOAN SERVICES IAO APPROX. \$496,208	NO VALUE	ENTIRE MORTGAGE IAO \$58,582.

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.



**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees & Supp. Counsel Fees (Fully paid before other Claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: SEPTEMBER 8, 2019.

Explain below **why** the plan is being modified:  
TO PROVIDE FOR MORTGAGE ARREARS PERTAINING TO THE  
NEWARK PROPERTY

Explain below **how** the plan is being modified:  
THE PLAN PAYMENTS ARE INCREASING STARTING IN  
NOVEMBER OF 2019 TO COVER PAYMENT OF THE ARREARAGE  
CLAIM PERTAINING TO THE NEWARK PROPERTY

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☒ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: OCTOBER 19, 2019

/S/ NANA OPOKU-WARE  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: OCTOBER 19, 2019

/S/ HERBERT B. RAYMOND, ESQ.  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 13

United States Bankruptcy Court  
District of New JerseyIn re:  
Nana Opoku-Ware  
DebtorCase No. 19-25519-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf901Page 1 of 3  
Total Noticed: 49

Date Rcvd: Oct 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 24, 2019.

db  
518401725 +Nana Opoku-Ware, 123-125 Division Street, Elizabeth, NJ 07201-2844  
+American Anesthesiology of New Jersey, P, 22 Old Short Hills Rd., Ste. 112,  
Livingston, NJ 07039-5607

518476323 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701

518401728 +Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
518401726 +Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  
518401736 +CVI Loan GT Trust I, Attn: Faloni & Associates, LLC, 165 Passaic Avenue, Ste. 301B,  
Fairfield, NJ 07004-3592

518401730 +Chase Mortgage, Attn: Bankruptcy Dept, PO Box 24696, Columbus, OH 43224-0696  
518401731 +Chase Mortgage, 700 Kansas Lane, Monroe, LA 71203-4774  
518401733 +Convergent Outsourcing, Inc., 800 Sw 39th Street, Renton, WA 98057-4927  
518401732 +Convergent Outsourcing, Inc., Attn: Bankruptcy, PO Box 9004, Renton, WA 98057-9004  
518401734 +Costco Anywhere Visa Card, Attn: Bankruptcy, PO Box 6500, Sioux Falls, SD 57117-6500  
518401735 +Costco Anywhere Visa Card, PO Box 6190, Sioux Falls, SD 57117-6190  
518401737 +Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard,  
Mason, OH 45040-8999

518401738 +Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
518496289 Emergency Physician Associate North Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123  
518401741 +Fay Servicing, LLC, Attn: Bankruptcy Dept., PO Box 809441, Chicago, IL 60680-9441  
518401742 +Fay Servicing, LLC, 1601 LBJ Freeway, Dallas, TX 75234-6034  
518401746 +I C System Inc, PO Box 64378, Saint Paul, MN 55164-0378  
518401745 +I C System Inc, Attn: Bankruptcy, PO Box 64378, St Paul, MN 55164-0378  
518401747 +I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378  
518401751 McCalla, Raymer, Leibert, Pierce, LLC, 485 Route 1 South, Bldg F. Suite 300,  
Iselin, NJ 08830

518401752 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747  
518519868 +PNC Bank, National Association, Attn: Bankruptcy, P.O. Box 94982,  
Cleveland, OH 44101-4982

518401753 +Pnc Mortgage, Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342-5433  
518401754 +Pnc Mortgage, PO Box 8703, Dayton, OH 45401-8703  
518401755 +River Drive Surgery, 619 River Dr, First Floor, Elmwood Park, NJ 07407-1317  
518401756 +Rushmore Loan Management Services, 15480 Laguna Canyon Road, Ste. 100,  
Irvine, CA 92618-2132

518401777 Summit Medical Group, Attn: Business Office Admin, 150 Floral Avenue,  
New Providence, NJ 07974-1557

518429899 +Summit Medical Group, Simon's Agency Inc., PO Box 5026, Syracuse, NY 13220-5026  
518401778 T- Mobile, PO Box 370792, Birmingham, AL 35237  
518522305 +US Bank, NA as Legal Title Trustee, for Truman 2016 SC6 Title Trust,  
c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708

518487533 Wilmington Savings Fund Society, FSB, et. al., P.O. Box 814609, Dallas, TX 75381-4609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 22 2019 23:25:34 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 22 2019 23:25:32 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

cr +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Oct 22 2019 23:49:22  
Synchrony Bankc/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518401733 +E-mail/Text: convergent@ebn.phinsolutions.com Oct 22 2019 23:25:53  
Convergent Outsourcing, Inc., 800 Sw 39th Street, Renton, WA 98057-4927

518401732 +E-mail/Text: convergent@ebn.phinsolutions.com Oct 22 2019 23:25:53  
Convergent Outsourcing, Inc., Attn: Bankruptcy, PO Box 9004, Renton, WA 98057-9004

518401739 E-mail/Text: mrdiscen@discover.com Oct 22 2019 23:24:44 Discover Financial,  
Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850

518401740 E-mail/Text: mrdiscen@discover.com Oct 22 2019 23:24:44 Discover Financial, Pob 15316,  
Wilmington, DE 19850

518517658 E-mail/Text: bnc-quantum@quantum3group.com Oct 22 2019 23:25:26  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

518411968 E-mail/Text: mrdiscen@discover.com Oct 22 2019 23:24:44 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

518401743 +E-mail/Text: bankruptcies@foxcollection.com Oct 22 2019 23:25:31 Fox Collection Center,  
Attn: Bankruptcy, PO Box 528, Goodlettsville, TN 37070-0528

518401744 +E-mail/Text: bankruptcies@foxcollection.com Oct 22 2019 23:25:31 Fox Collection Center,  
PO Box 528, Goodlettsville, TN 37070-0528

518459192 E-mail/Text: cio.bncmail@irs.gov Oct 22 2019 23:24:59 Internal Revenue Service,  
Insolvency Operations, PO Box 21125, Philadelphia, PA 19114

518504372 E-mail/PDF: resurgentbknofications@resurgent.com Oct 22 2019 23:37:00 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518401776 E-mail/Text: appebnmailbox@sprint.com Oct 22 2019 23:25:30 Sprint, PO Box 152046,  
Irving, TX 75015-2046

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 49

Date Rcvd: Oct 22, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518401757 +E-mail/Text: bankruptcy@savit.com Oct 22 2019 23:26:17 SaVit Collection Agency,  
Attn: Bankruptcy, PO Box 250, East Brunswick, NJ 08816-0250  
518401758 +E-mail/Text: bankruptcy@savit.com Oct 22 2019 23:26:17 SaVit Collection Agency,  
PO Box 250, East Brunswick, NJ 08816-0250  
518401759 +E-mail/Text: clientservices@simonsagency.com Oct 22 2019 23:26:09 Simon's Agency, Inc.,  
Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518401760 +E-mail/Text: clientservices@simonsagency.com Oct 22 2019 23:26:09 Simon's Agency, Inc.,  
4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518403226 +E-mail/PDF: gecsedirecoverycorp.com Oct 22 2019 23:37:25 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518476324\* American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
518401727\* +Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540  
518401729\* +Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871  
518401749\* +I.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378  
518401750\* +I.C. System, Inc., PO Box 64378, Saint Paul, MN 55164-0378  
518401748\* +I.C. System, Inc., 444 Highway 96 East, PO Box 64378, St. Paul, MN 55164-0378  
518459191\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Function,  
PO Box 724, Springfield, NJ 07081)  
518401761\* +Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518401762\* +Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518401763\* +Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518401764\* +Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518401765\* +Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518401766\* +Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518401767\* +Simon's Agency, Inc., Attn: Bankruptcy, PO Box 5026, Syracuse, NY 13220-5026  
518401769\* +Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518401770\* +Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518401771\* +Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518401772\* +Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518401773\* +Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518401774\* +Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518401775\* +Simon's Agency, Inc., 4963 Wintersweet Dr, Liverpool, NY 13088-2176  
518401768\* +Simon's Agency, Inc., 4963 Wintersweet Drive, Liverpool, NY 13088-2176

TOTALS: 0, \* 22, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 24, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2019 at the address(es) listed below:

Emmanuel J. Argentieri on behalf of Creditor U.S. Bank, NA as Legal Title Trustee for Truman  
2016 SC Title Trust bk@rgalegal.com  
Herbert B. Raymond on behalf of Debtor Nana Opoku-Ware herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemail789@gmail.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Melissa N. Licker on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Hilldale Trust as serviced by Fay  
Servicing NJ\_ECF\_Notices@mccalla.com

District/off: 0312-2

User: admin  
Form ID: pdf901

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Total Noticed: 49

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Phillip Andrew Raymond on behalf of Creditor Fay Servicing, LLC, as servicer for Wilmington  
Savings Fund Society, FSB, d/b/a Christiana Trust, not individually but as trustee for Hilldale  
Trust phillip.raymond@mccalla.com  
Rebecca Ann Solarz on behalf of Creditor PNC Bank, National Association  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7